F/6. 1

FIG.2A

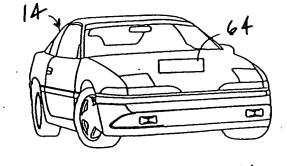


FIG. 2B

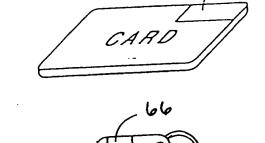


FIG. 2C

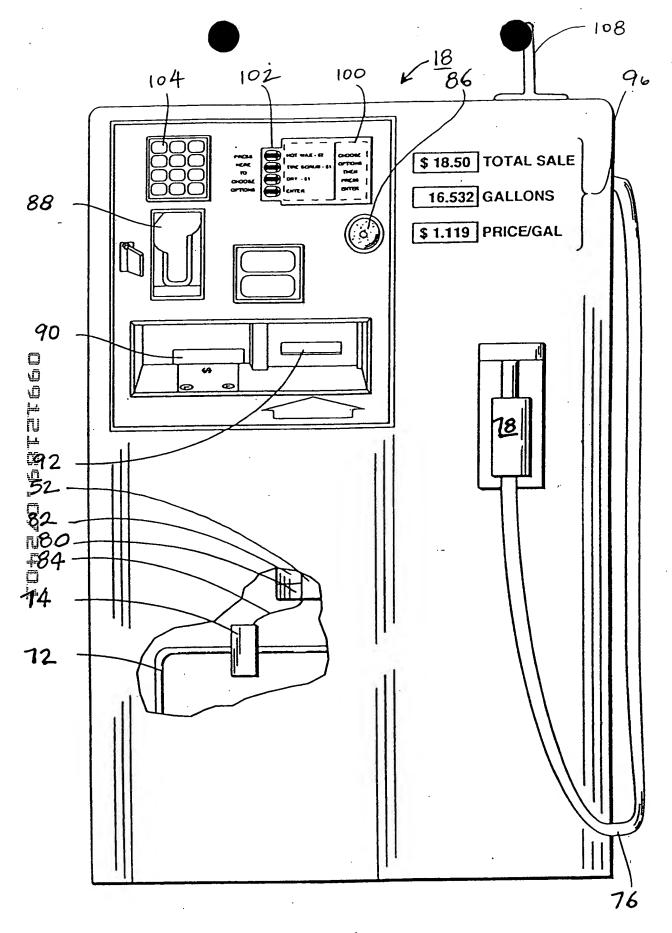


FIG. 3

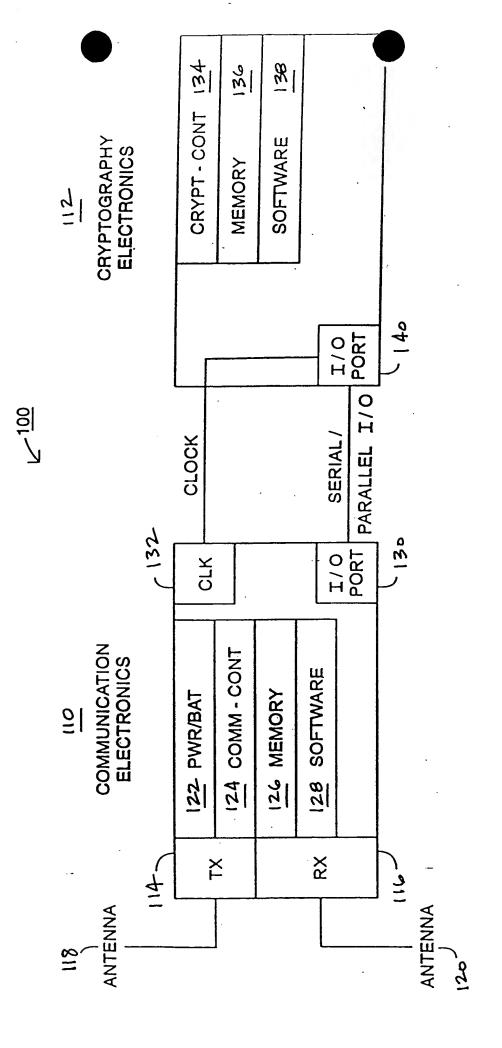
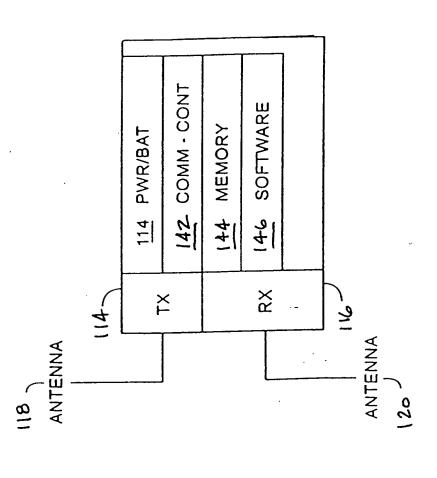
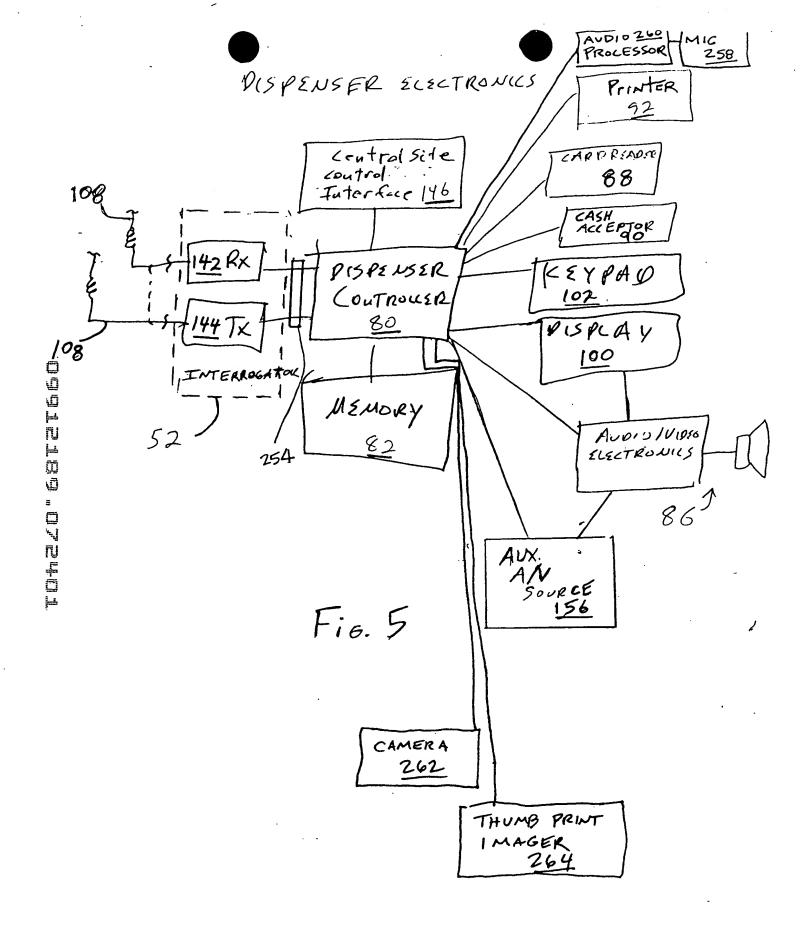
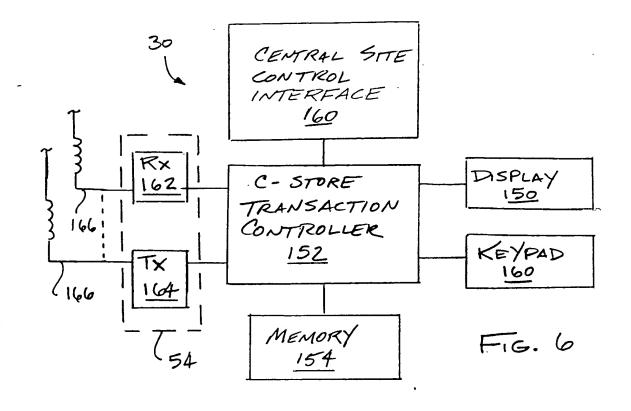


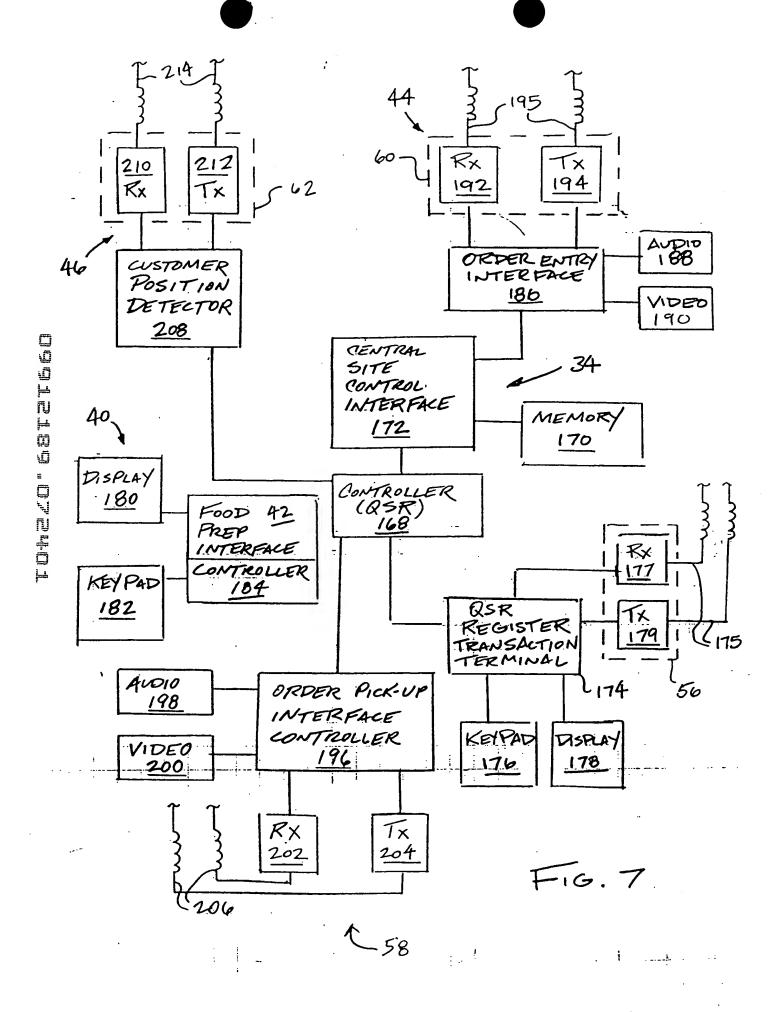
FIG. 4A

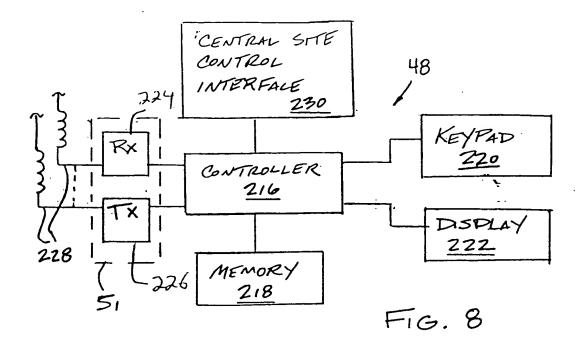


F16. 4B



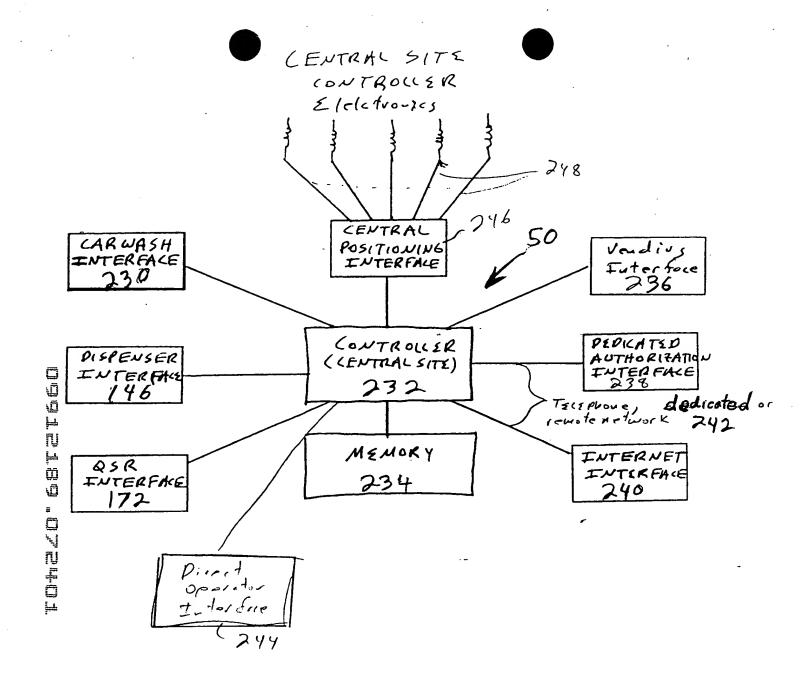




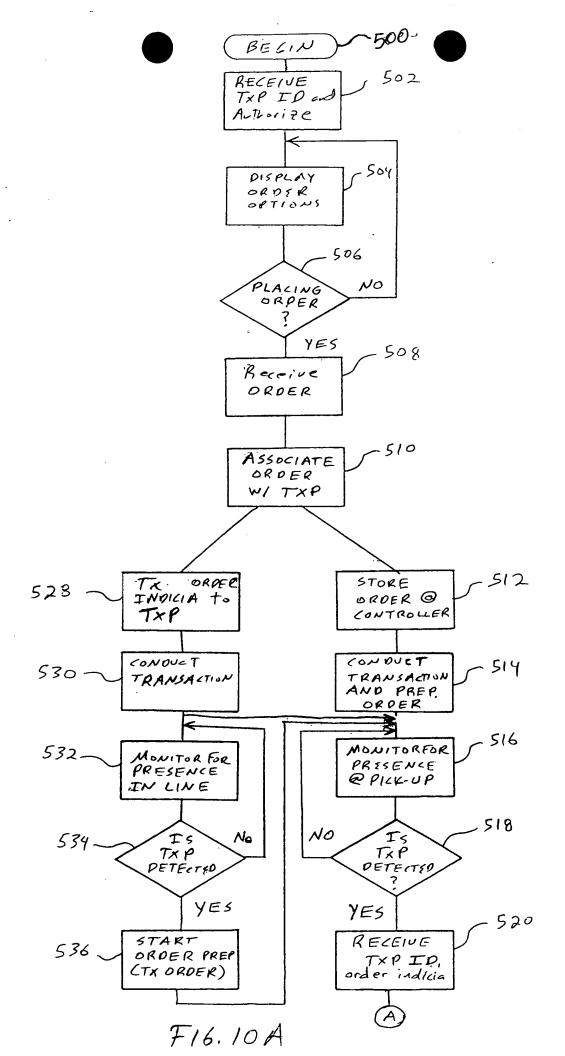


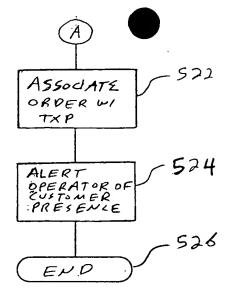
...

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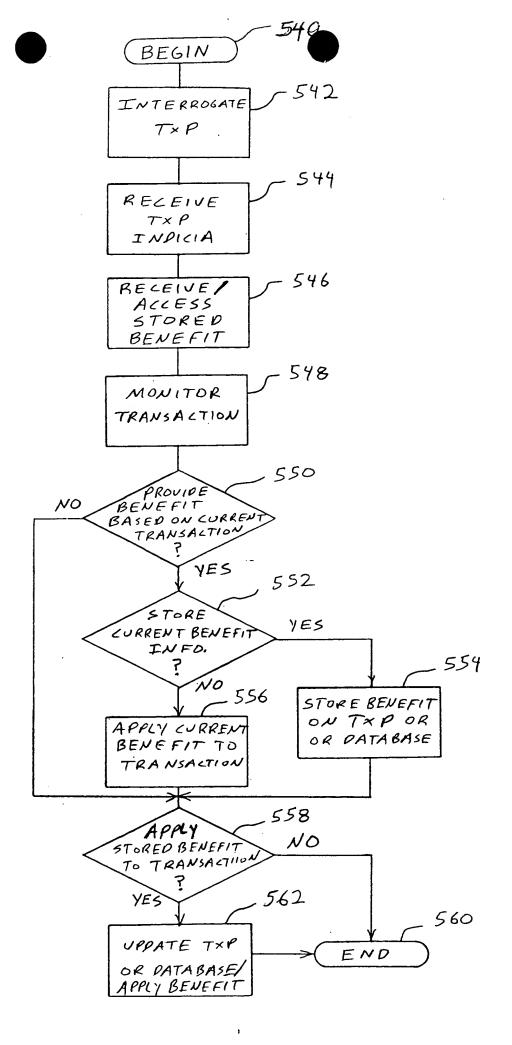
F16.9





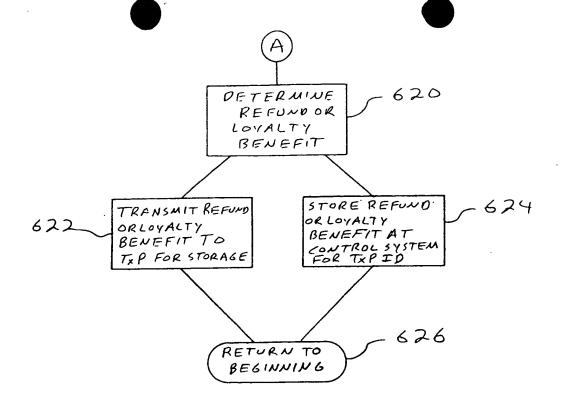
F16.10B

LOYALTY BENFFITS

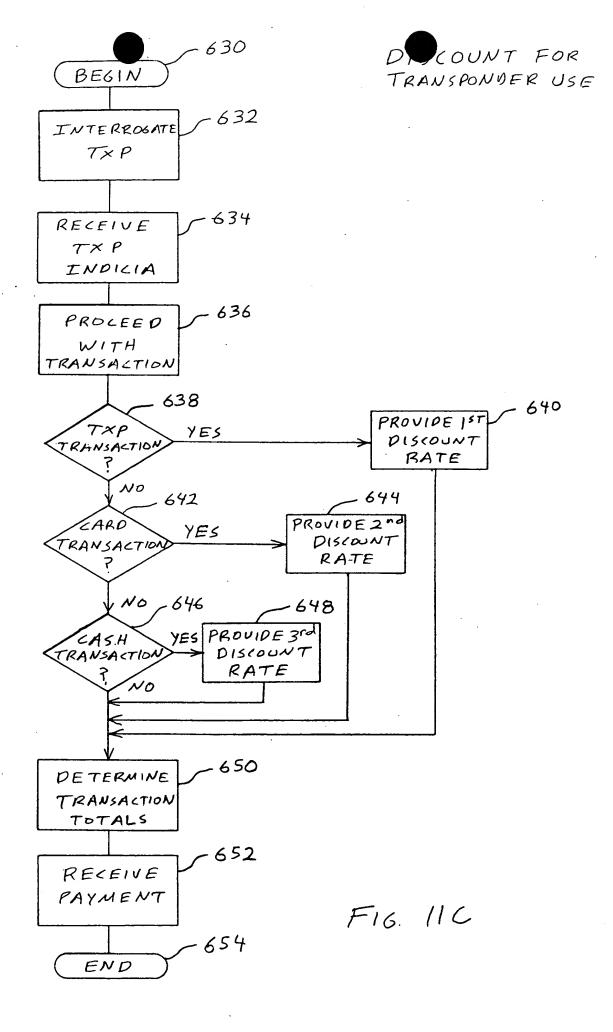


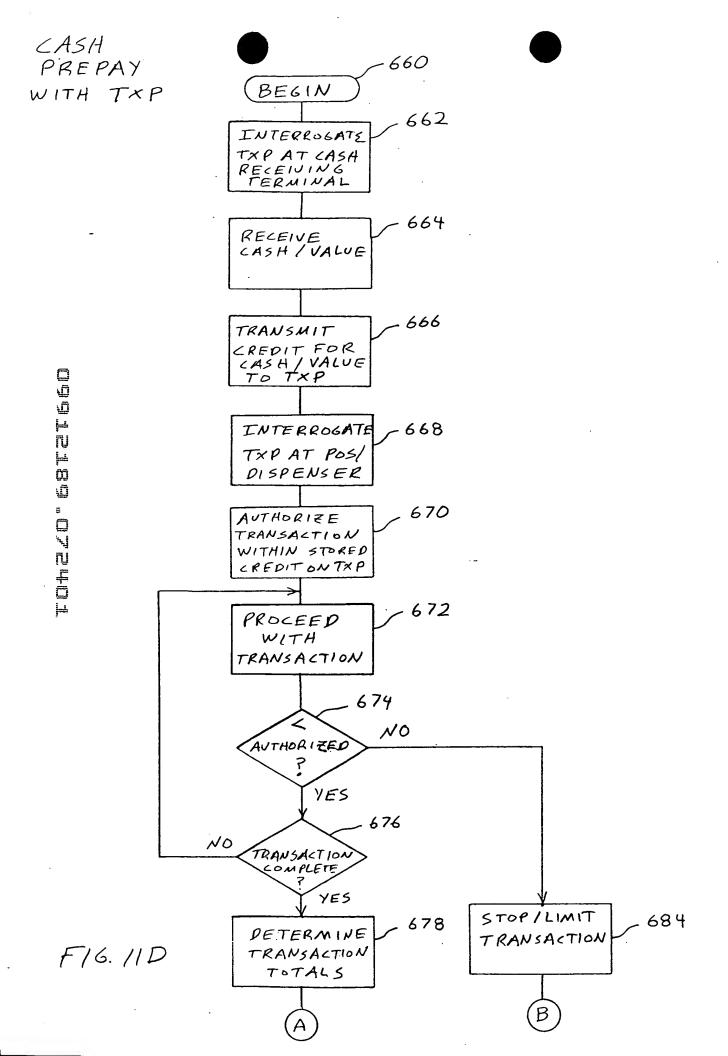
F16.10C

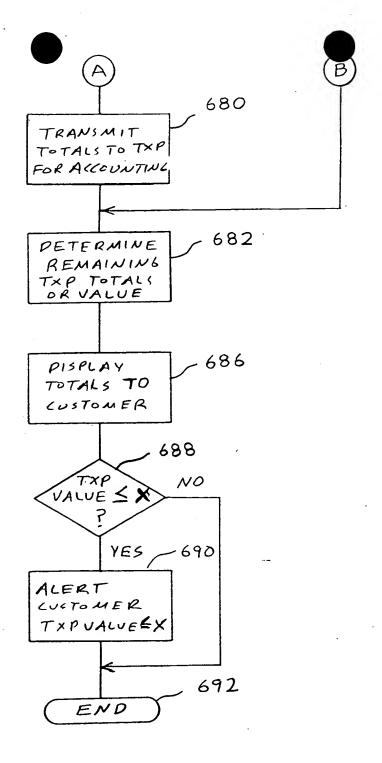
F16.11A



F16. 11B

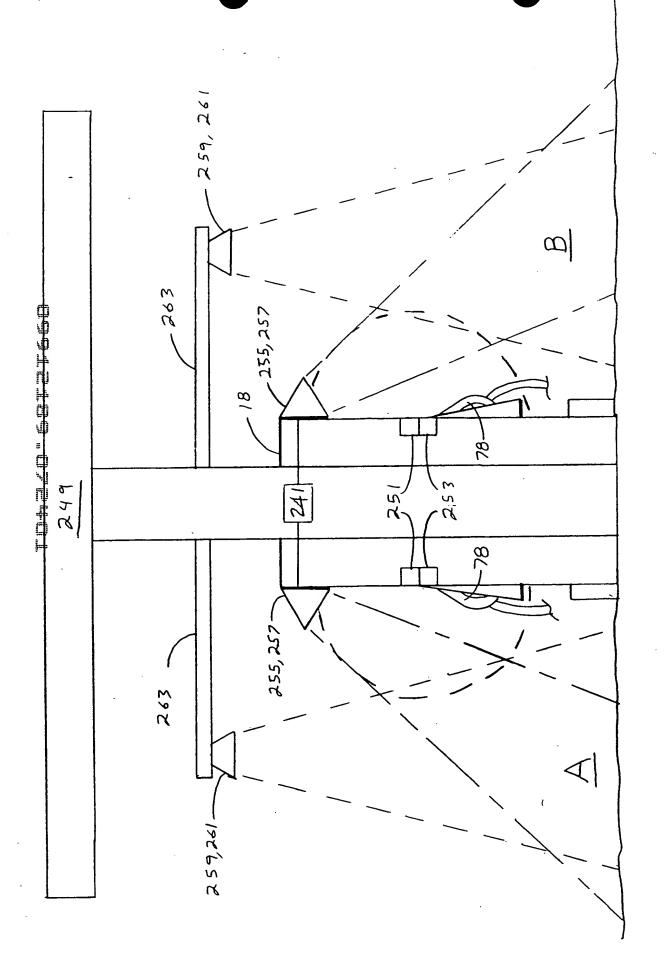




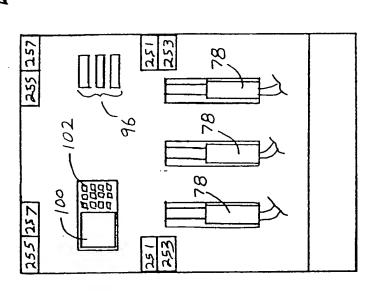


F16. 11E

Y

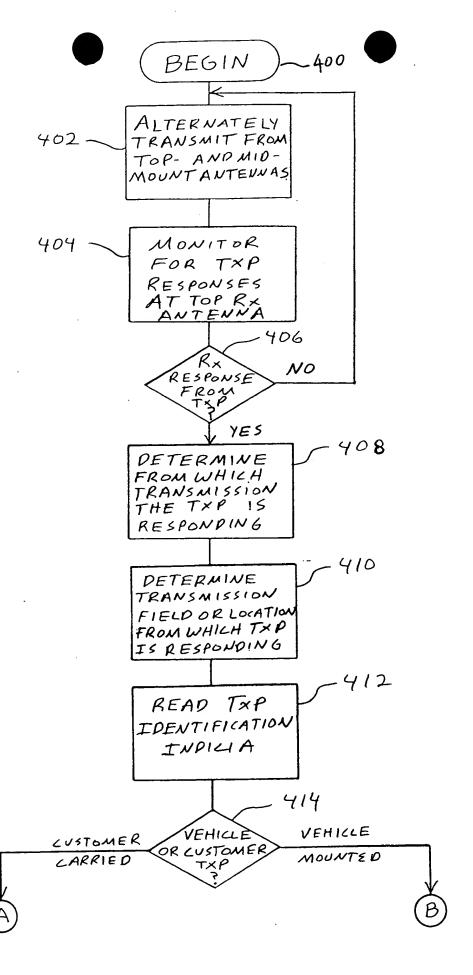


F16.12A

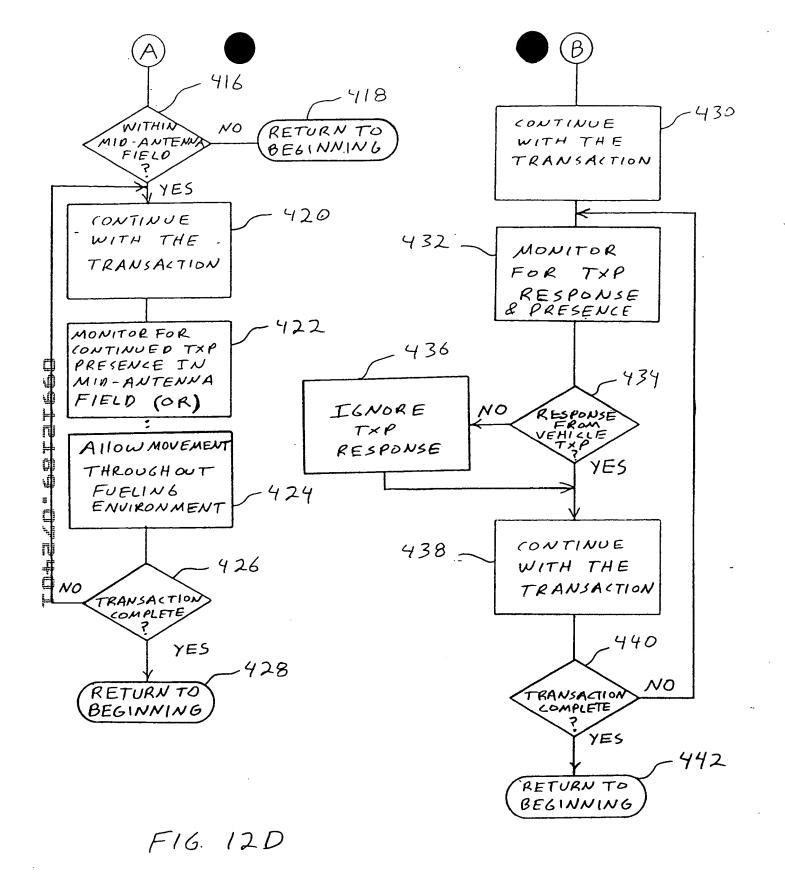


263

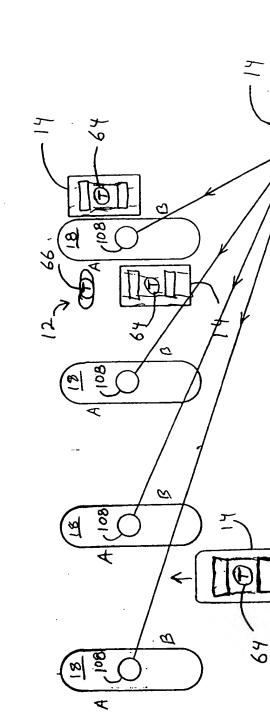
F/6. 12E

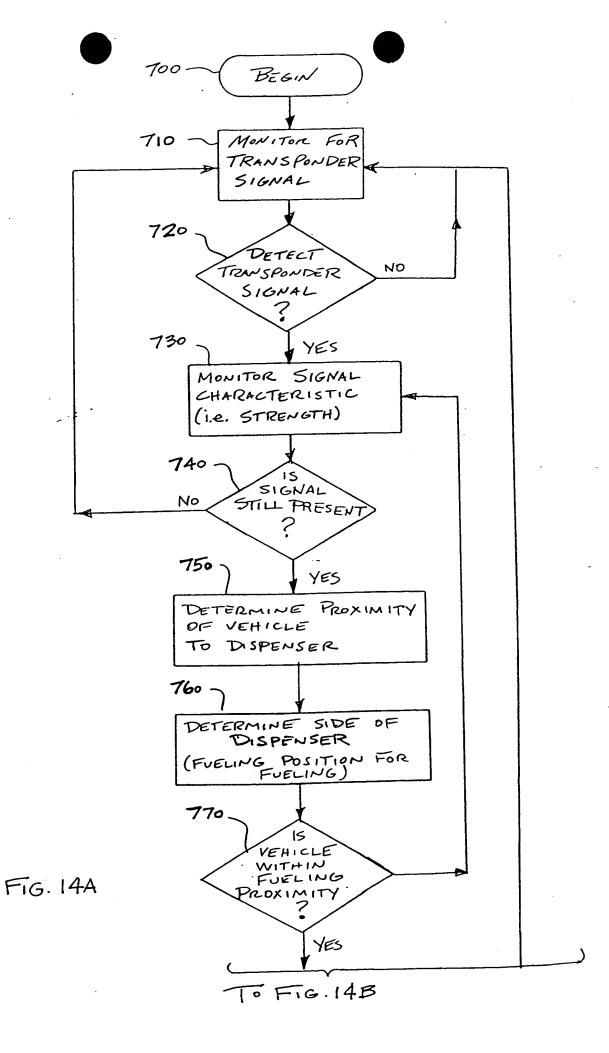


F16. 12C



01





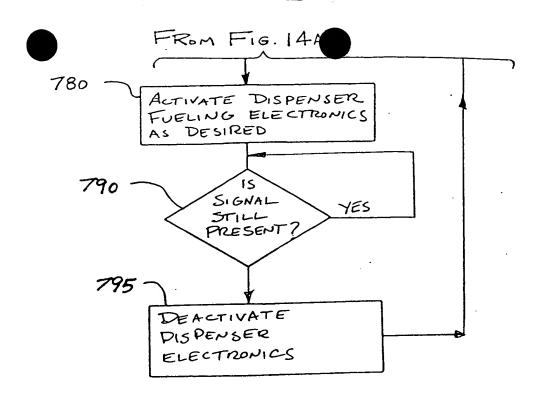
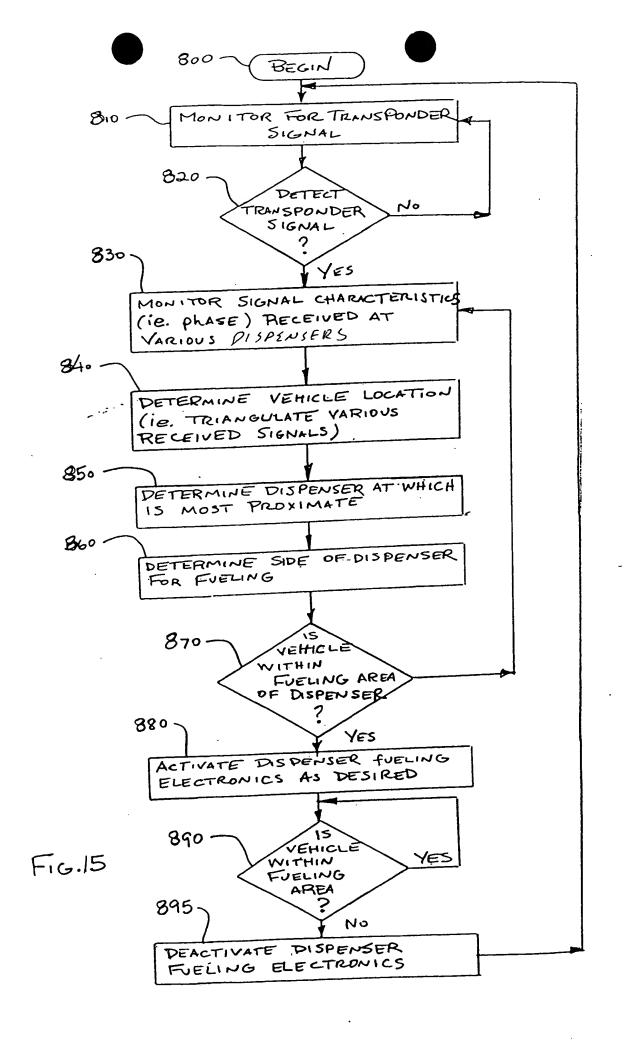
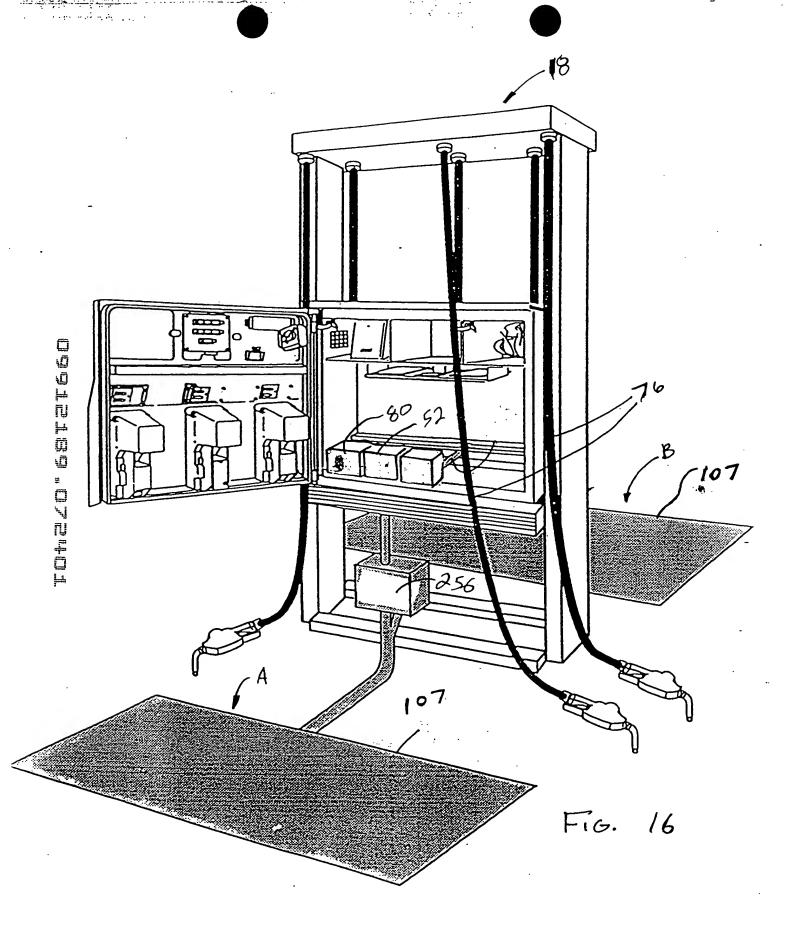
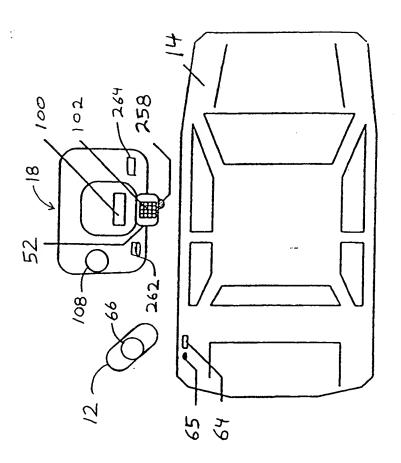


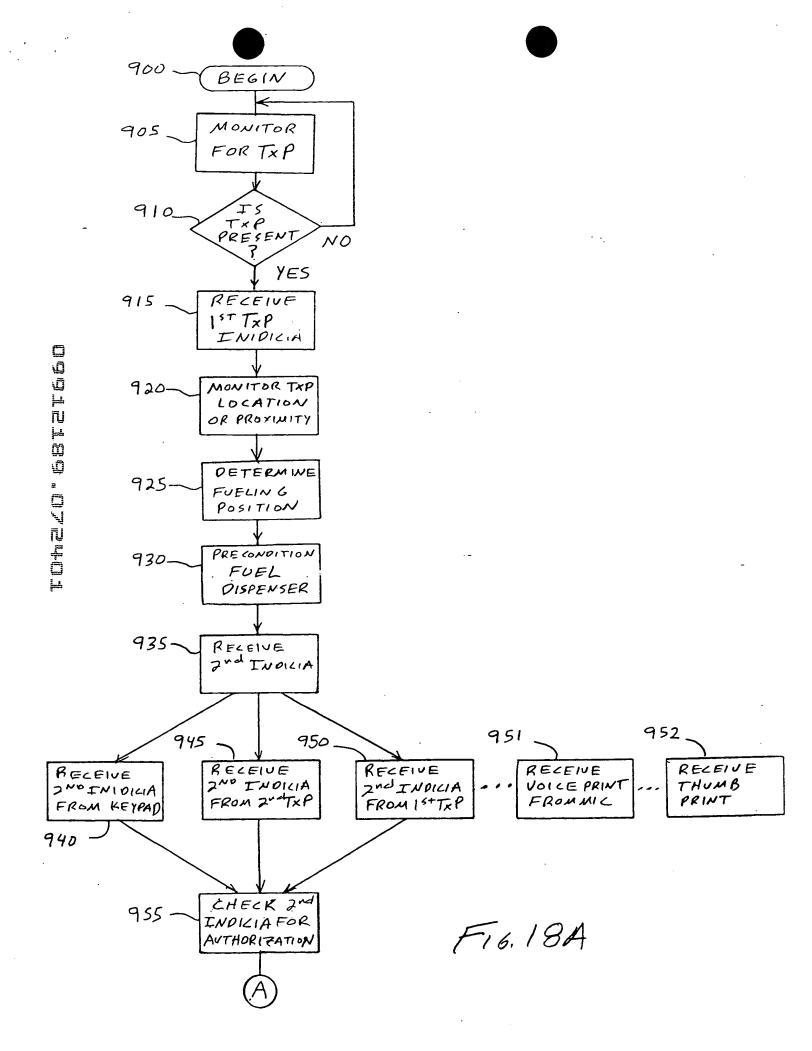
FIG. 14B

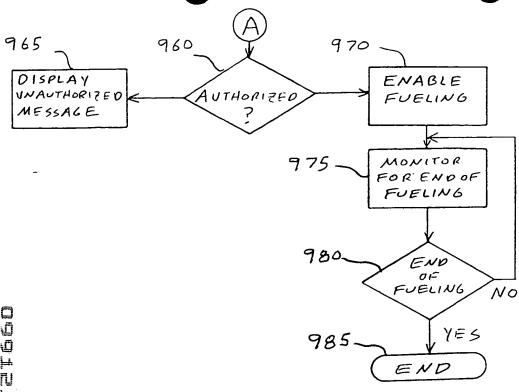


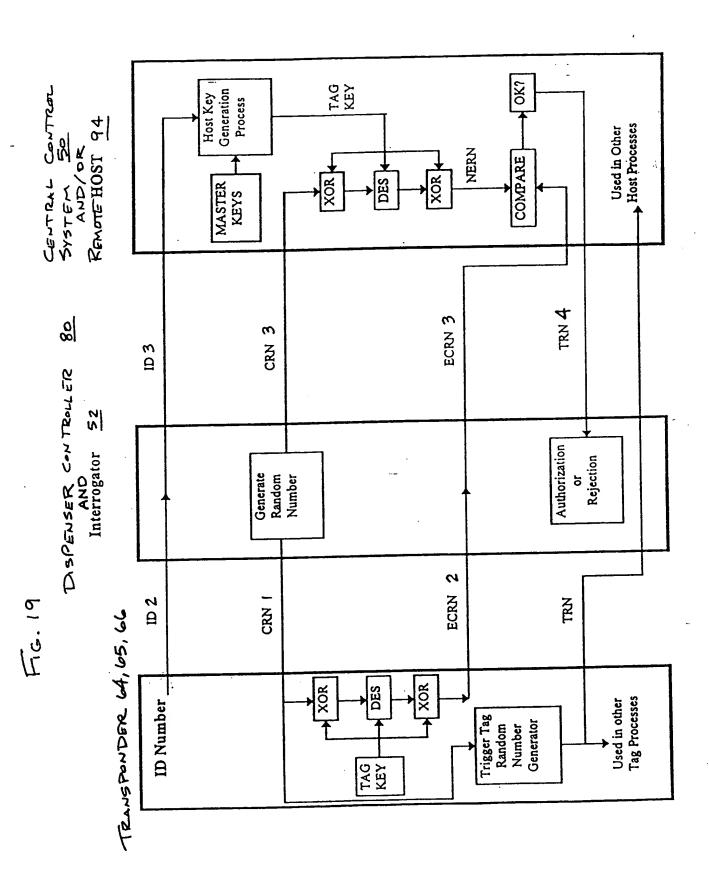


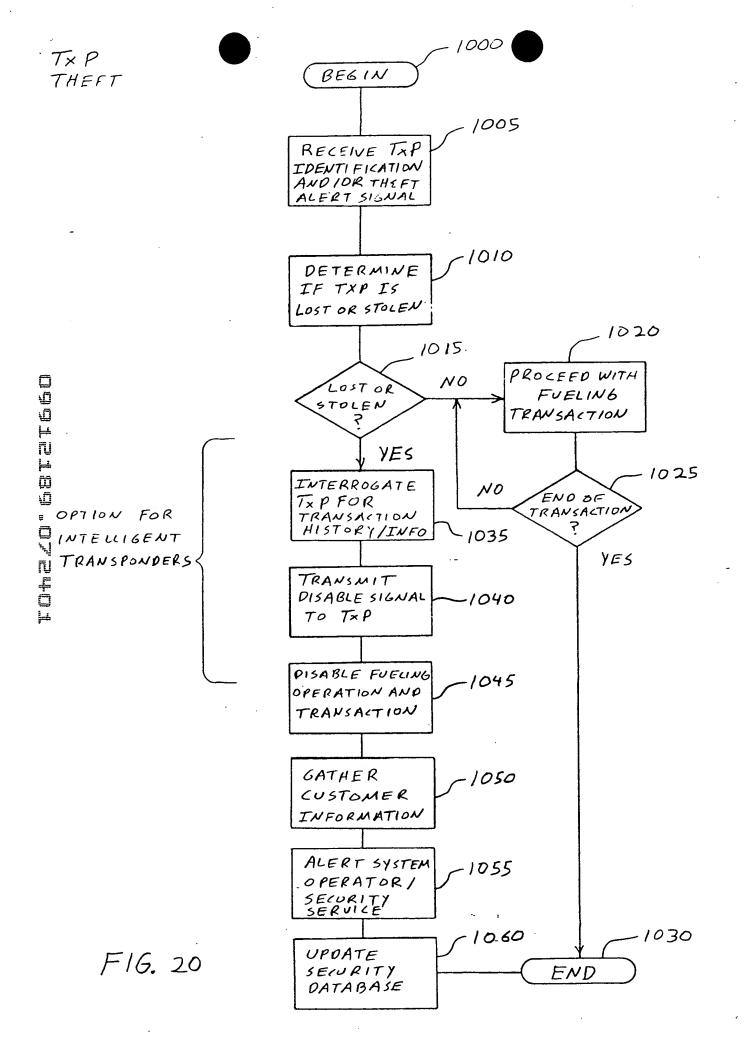


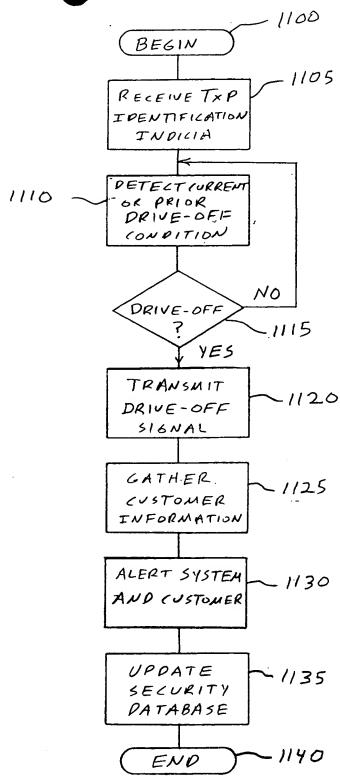
F16.17







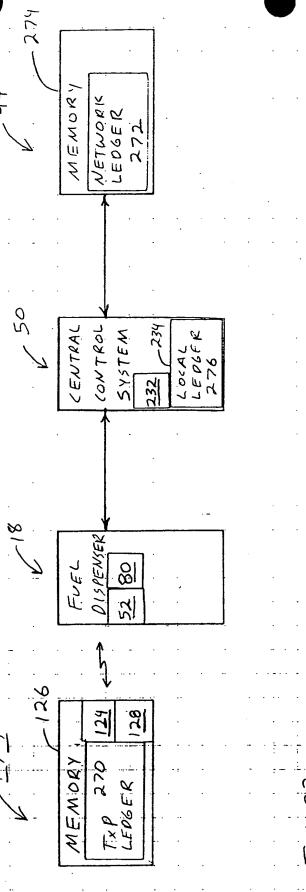




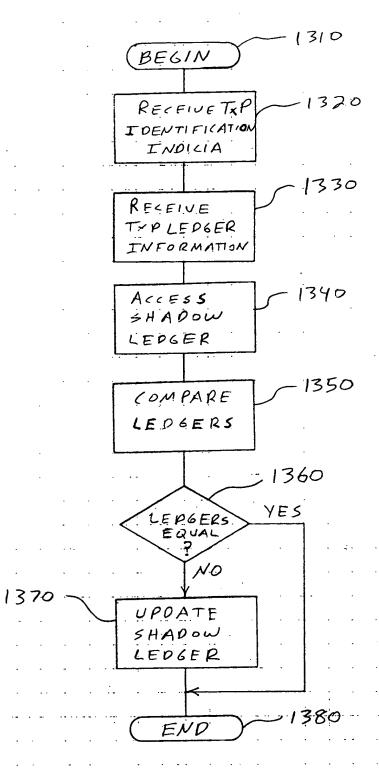
F16. 21

1200

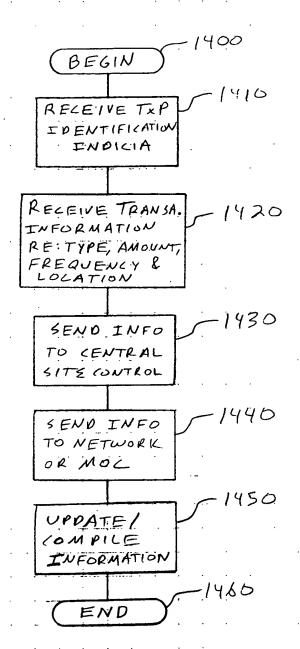
F16.22



CREATING A SHADOW LEDGER

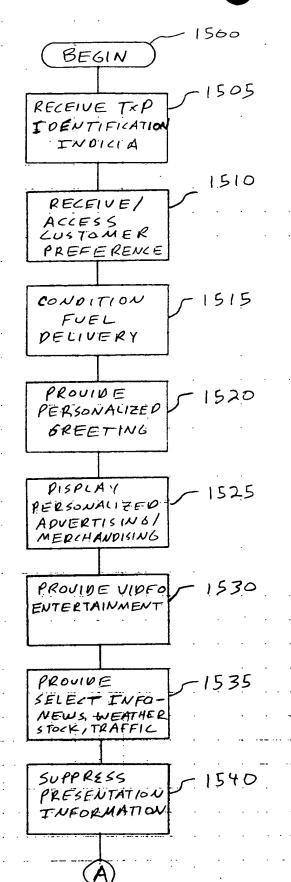


F16.24

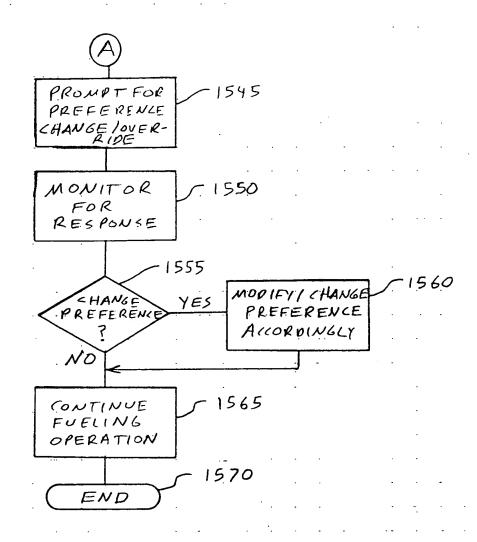


F16. 25

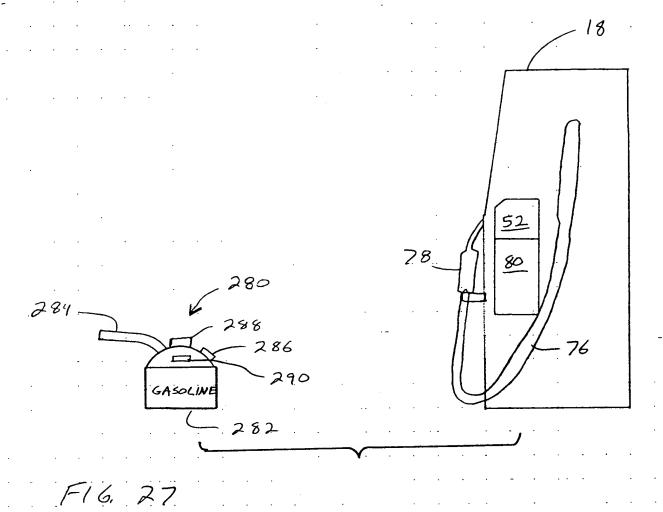
CUSTOM ER PREFERENCES



F16. 26A



F16 26B



END

F16, 29B

